

GENERAL KNOWLEDGE TODAY



GOVERNMENT SCHEMES

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Changed Funding Patterns in the Government schemes

There are three types of government schemes in India.

- **Central schemes (also known as Central Sector Schemes):** These schemes are funded and implemented by the union government.
- **Centrally Sponsored Schemes:** These schemes are funded by the Union Government or Union as well as State government but implemented by State governments. If such as scheme is jointly funded by Union and State government, the funding pattern may be in various ratio such as 50:50; 75:25, 90:10 etc.
- **State schemes:** These schemes are funded and implemented by the state governments.

In 2013, the number of Centrally Sponsored Schemes was 173. The number has proliferated at a rapid pace during the Planning Commission era. While in 2007-08 they numbered 99, in 2011-12 their number proliferated to 147. Various committees have recommended to bring down the number of Centrally Sponsored Schemes.

After the 14th finance commission report; the share of the states in the Union taxes has increased to 42%. As a consequence to this, the central government moved ahead to delink many schemes from central support and allow the states to implement on their own with increased revenues. However, central government cannot delink all Centrally Sponsored Schemes because some of them have national priorities (Such as MGNREGA) and few are legal obligation on the part of central government (for example Government collects Education Cess to fund Sarva Shiksha Abhiyaan).

Thus, three types of schemes have now emerged in India as follows:

- Schemes which are 100% supported by Central Government
- Schemes which run with changed fund sharing patterns between centre and states
- Schemes which have been delinked from central support.

As per the Union Budget 2015-16, there were 31 schemes to be fully sponsored by the Union Government, 24 Schemes will now be run with the changed sharing pattern and 8 Schemes have been delinked from support of the Centre. These schemes are as follows:

Schemes to be fully supported by Union Government

1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA)
2. Multi-Sectoral Development Programme for Minorities (MSDP)
3. Pre-Matric scholarship for children of those engaged in unclean occupation
4. Scholarship Schemes (Post and Pre-Matric) for SC, ST and OBCs
5. Support for machinery for Implementation of Protection of Civil Rights Act, 1955 and Prevention of Atrocities Act, 1989
6. National Programme for Persons with Disabilities
7. Scheme for providing Education to Minorities
8. Umbrella Scheme for education of ST children
9. Indira Gandhi Matritva Sahyog Yojana (IGMSY)
10. Integrated Child Protection Scheme (ICPS)
11. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)-SABLA
12. National Nutrition Mission
13. Scheme for Protection and Development of Women
14. Assistance for Schemes under Proviso (i) to article 275 (1) of the Constitution



15. Special Central Assistance to Tribal Sub-plan
16. Sarva Shiksha Abhiyaan (Financed from Education Cess)
17. Mid Day Meal
18. Schemes of North Eastern Council
19. Special package for Bodoland Territorial Council
20. National Social Assistance Programme (NSAP) including Annapurna
21. Grants from Central Pool of Resources for North Eastern Region and Sikkim
22. Social Security for Unorganized Workers Scheme
23. Support to Educational Development including Teacher Training and Adult Education
24. Border Area Development Programme
25. Member of Parliament Local Area Development Scheme (MPLADS)
26. Cess backed allocation for Pradhan Mantri Gram Sadhak Yojana (PMGSY)
27. Roads and Bridges financed from Central Road Fund
28. Project Tiger
29. Project Elephant
30. Additional Central Assistance for Externally Aided Projects (loan portion)
31. Additional Central Assistance for Externally Aided Projects (Grant portion)

Schemes to be run with the Changed Sharing Pattern

1. Cattle Development
2. Mission for Integrated Development of Horticulture
3. Rashtriya Krishi Vikas Yojana
4. National Livestock Mission
5. National Mission on Sustainable Agriculture
6. Dairy Vikas Abhiyaan
7. Veterinary Services and Animal Health
8. National Rural Drinking Water Programme
9. Swachha Bharat Abhiyaan (Rural and Urban)
10. National Afforestation Programme
11. National Plan for Conservation of Aquatic Eco-system (NPCA)
12. National AIDS and STD Control programme
13. National health Mission
14. National Urban Livelihoods Mission (NULM)
15. Rashtriya Madhyamik Shiksha Abhiyaan (RMSA)
16. Strategic Assistance for State Higher Education – Rashtriya Uchcha Shiksha Abhiyan (RUSA)
17. For Development of Infrastructure Facilities for Judiciary
18. National Land Records Modernisation Programme
19. National Rural Livelihood Mission (NRLM)
20. Rural Housing-Housing for All
21. Integrated Child Development Service
22. Rajiv Gandhi Khel Abhiyan (RGKA) (erstwhile Panchayat Yuva Krida aur Khel Abhiyan (PYKKA)
23. PMKSY (including Watershed programme and micro irrigation)
24. Impact Assessment Studies of AIBFMP



Schemes delinked from support of the Centre

1. National e-Governance Plan
2. Backward Regions Grant Funds
3. Modernization of Police Forces
4. Rajiv Gandhi Panchayat Sashaktikaran Abhiyaan (RGPSA)
5. Scheme for Central Assistance to the States for developing export infrastructure
6. Scheme for setting up of 6000 Model Schools
7. National Mission on Food processing
8. Tourist Infrastructure

PART-1 : NEW GOVERNMENT SCHEMES

This part includes the schemes launched by Narendra Modi Government in last 1 year of its regime. This document will be updated as and when we need to update the information in these schemes.

Soil Health Card Scheme

Soil Health card provides vital information about:

- type of soil
- nutrient content
- fertilizer required
- crop suitability to ambient temperature and rainfall condition.

WHAT IS THE NEED OF A SOIL CARD?

The main reason is soil deterioration. Soil has not only deteriorated in many parts of the country but also has been rendered useless for irrigation. The main reasons for soil deterioration include mindless use of chemical fertilizers, low use of organic matter and non-replacement of depleted micro and secondary nutrients in the soil. Due to all these, the nutrient deficiencies and decrease in soil fertility made farming unproductive.

For example, green revolution demanded use of chemical fertilizers for increasing production. However, mindless use of fertilizers led the soil in many regions useless for farming. This is mainly because of unwise distortion of the ideal NPK (nitrogen, phosphorous, potassium) proportion (4:2:1). For example, in 2011, the ratio was 19.2:5.5:1 and 20.6:6:1 respectively in Punjab and Haryana. The over-use of Urea is mainly because it comes with a government subsidy. Excessive use of Nitrogen reduces the health of crop and productivity goes down year after year.

WHAT IS SOIL HEALTH CARD SCHEME?

To boost productivity and bring about increased prosperity, it has become necessary to nurture the soil. The Soil Health Card scheme has been launched with this ideal on February 19, 2015 by Prime Minister Narendra Modi from Suratgarh, Rajasthan. Under this scheme, 14 crore Soil Health Cards are envisaged to be issued over the next 3 years.

The 'Soil Health Card' would carry crop-wise recommendations of nutrients / fertilizers required for farms in a particular village, so that the farmers can improve productivity by using inputs judiciously.



GOVERNMENT SCHEMES

Pradhan Mantri Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana is National Mission for Financial Inclusion. It was first announced by Prime Minister Narendra Modi on 15 August 2014. Its objective is to eradicate financial exclusion by covering all households in the country with banking facilities and having a bank account for each household. The nationwide scheme was launched on 28 August 2014.

The objective of the Pradhan Mantri Jan Dhan Yojana (PMJDY) is to ensure access to financial services viz. Banking, Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. Under this scheme, an account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet. PMJDY accounts are being opened with Zero balance. The scheme has also entered into Guinness book of world records to get 12.7 crore bank accounts opened in the last 6-8 months.

KEY FEATURES OF THE SCHEME

PMJDY has been launched in mission mode and its objective is to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. Several key features of the scheme include:

- ✓ Interest on deposit
- ✓ Accidental insurance cover of Rupee One Lakh.
- ✓ No minimum balance required
- ✓ Life insurance cover of Rs.30,000/-
- ✓ Easy Transfer of money across India

Further, the beneficiaries of Government Schemes would get Direct Benefit Transfer in these accounts; After satisfactory operation of the account for 6 months, an overdraft facility will be permitted; Access to Pension, insurance products.; Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days; Overdraft facility upto Rs.5000/- is available in only one account per household, preferably lady of the household.

BENEFITS TO THE GOVERNMENT?

- ✓ The government would be able to streamline its funding by better by targeting the beneficiary. Schemes such as direct benefit transfers (DBT) could be channelized. For example, funds could be directly transferred into the accounts of the beneficiaries under the programmes such as PAHAL, that aims to provide benefit of subsidized LPG cylinders. Similarly, beneficiaries could be targetted for scholarships, pensions, MGNREGA wages, food subsidies and other such welfare programmes.
- ✓ It would help to curb leakages in the system. The reduction in subsidy bill would discipline the fiscal deficit and the surplus could be better utilized in the other welfare public programmes.
- ✓ Also the more the financial inclusion would be more the people taking benefit of banking facility. It would increase the Savings rate and also provide alternative platforms to the people against the unorganized credit options. It would help increase in demand in the economy and thus more consumerism, more investment and thus more employment.

CHALLENGES

Governments in the past had also made various efforts towards financial inclusion like banking correspondents, bank saathi, opening of branches to the rural fringes. All of them attains partial



success. Even with Jan Dhan Yojana the challenge is not only to quantify the connectivity but also the continuity in the transaction. The Reserve Bank warned the banks to be more careful while opening accounts under the Jan-Dhan Yojana, saying that a single individual could open multiple accounts in the lure of Rs 1 lakh insurance cover. The scheme can be a “waste” if it leads to duplication of accounts, if no transaction happens on the new accounts and if the new users get bad experiences.

Digital India Programme

OBJECTIVES

- Transform so far agrarian Indian economy to a knowledge-centric economy
- Plug the widening digital divide in Indian society
- Give India equal footing with the developed world in terms of development with the aid of latest technology.

SALIENT FEATURES

- Umbrella programme which includes the hitherto National Optical Fiber Network (NOFN) to connect 2,50,000 gram Panchayats by providing internet connectivity to all citizens.
- To be completed in phased manner by 2019.
- To be monitored by a Digital India committee comprised of several ministers.
- Contemplates creation of massive infrastructure to provide high-speed internet at the gram level, e-availability of major government services like health, education, security, justice, financial inclusion etc. thereby digitally empowering citizens.
- Will also ensure public answerability via a unique ID, e-Praamaan based on standard government applications and fully online delivery of services.
- Has capacity to create huge number of jobs.
- If implemented well, will be a great boost for the electronics industry in India and expectedly will see a fall in imports of electronics.

THRUST AREAS

- Broadband highways,
- Total mobile connectivity,
- Public Internet Access Programme,
- e-Governance,
- e-Kranti (electronic delivery of public services),
- Information revolution,
- Boost to electronics firms,
- Employment (1.7 crore direct and 8.5 crore indirect opportunities)
- Early harvest programmes
- Connect citizens by social network called MyGov
- Envisages as Net-Zero Electronics Import Target by 2020
- Also includes development of an electronic development fund.

ANALYTICAL NOTE

The Digital India Programme is a repackaged and consolidated version of the hitherto called National e-governance plan with an equally nice-sounding label. It seeks to deliver all government services



electronically in less than four years. It not only envisages giving boost to information technology but also envisages achieving import-export balance in electronics.

The backbone of this programme will be "National Optical Fiber Network", which was started in 2011 and set out the vision to connect 250000 gram Panchayats in 27 months at the cost of Rs. 20,000 Crore. Its target was subsequently scaled down to less than half (1.10 lakh Panchayats) due to miserable implementation and then the targets as well as the plan lost into oblivion.

What went wrong with the above programme? Chiefly it was lack of coordination. This programme was approved by the Union Cabinet, and its implementation committee had names such as Sam Pitroda and Nandan Nilekani. But it failed.

Apart from lack of coordination, the other reasons to why NOFN failed included:

- Neither hardware requirements nor software requirements were appropriately thought of.
- Corruption and cartels at work, so procurement tenders did not happen in time.
- No revenue model for the project to sustain
- India did not have capability to manufacture the inputs
- Issues in getting land and other resources from states

The new project is not only bigger in approach than NOFN but also five times bigger in its budget. The new government has set a deadline of just 4 years; so it seems almost unrealistic that targets will be achieved within the time limit. If the project is implemented well it has the ability and energy to transform Indian way of life and doing public business as it will synchronize and synergize all digital initiatives for a better and more connected India. Not only IT/ITeS, telecom, electronics manufacturing sectors would be benefited from Digital India, but there will be a positive impact on other industry sectors as well, like Power Sector and Banking and Financial Services. But the challenges are daunting and they are indeed in its proper and time bound implementation.

Sansad Adarsh Gram Yojana

On the birth anniversary of Jayaprakash Narayan, PM Modi launched the **Sansad Adarsh Gram Yojana** keeping his commitment, he made to the nation in his Independence Day speech.

The scheme is properly and religiously implemented will revolutionize the village economies and culture. It encourages MPs or Sansads to identify and develop one village from their respective constituency as a model village by 2016 and two more by 2019. This will ensure development of 2500 villages. Here are some of the highlights of the Yojana:

- MPs are required to pick one village with a population of 3000-4000 in plains and 1000-3000 in hills within a month of the launch.
- MPs cannot pick villages which belong to themselves or their spouses.
- The scheme requires them to draft a village development plan, motivate inhabitants to participate in growth via different activities, identify gaps in funding and mobilising MPLAD funds to create additional resources specifically from CSR initiatives of various corporate houses, in areas of sanitation and water supply.
- The outcomes of the same should cover a wide spectrum of indicators like health, nutrition and education through organising and monitoring immunization drives, improving standard and quality of mid-day meal schemes, improving Aadhaar enrolment, setting up "smart schools" with IT-enabled classrooms and e-libraries, Panchayat infrastructure improvement under schemes such as MGNREGA and Backward Regions Grants Fund etc.



- Social development and harmony should be encouraged through activities like identifying and celebrating a village day, a village song and also laying stress on alternate modes of dispute resolution.
- The scheme also has provisions to plug all gaps which were hitherto a mark of every government yojana. The implementation will be ensured by web-based monitoring and an initial 5-month review by an independent agency. District Collectors will carry ground-level surveys along with monthly review meetings to monitor progress. At the State-level too, Chief Secretaries will head empowered committee on the same and the Minister for Rural Development and Secretary, Rural Development, will chair two national-level committees to track the scheme.

This will transform lives of many for whom economic development never happened and also bring about a sense of pride, volunteerism, and self-reliance in villages.

Ustad Scheme

USTAD stands for Upgrading the Skills and Training in Traditional Arts/Crafts for Development Scheme. It was recently launched by Union Minister of Minority Affairs Dr. Najma Heptullah in Varanasi, Uttar Pradesh in order to improve degrading conditions of world famous Banaras Saree weavers who belong to minority communities.

- The Scheme aims at upgrading Skills and Training of minority communities by preservation of traditional ancestral Arts and Crafts.
- It also envisages boosting the skill of craftsmen, weavers and artisans who are already engaged in the traditional ancestral work.
- Under the scheme, assistance will be provided to traditional artisans to sell their products in order to make them more compatible with modern markets.
- It is fully funded by Union Government and Union Ministry of Minority Affairs is nodal agency in implementing it.

'Housing for All by 2022' scheme

Housing for all by 2022: Sardar Patel Urban Housing Mission is a proposed scheme of the NDA government which would endeavour to build 30 million houses by 2022 for the economically weaker sections and low income groups.

SALIENT FEATURES

In the Union Budget 2014, the NDA Government has allocated Rs 4000 crore for affordable housing and proposed to set up a Mission on Low Cost Affordable Housing to be anchored in the National Housing Bank. Salient features are as follows:

- ✓ This mission aims to create 30 million houses by 2022 for economically weaker sections.
- ✓ The mission was launched on PM Modi's direction of *Har Parivar ko Ghar* (a house for every family).
- ✓ The mission crafted through public-private-partnership model with interest subsidy and increased flow of resources towards housing sector.
- ✓ It aims at social inclusion also to create slum free cities across the country by focusing on in-situ development of slums through vertical construction.



- ✓ Investment of about Rs. 50 lakh crore is expected for various initiatives while building houses for all.
- ✓ Banks will have provision of tax incentives on interest rate for the loans taken by the poor section.

Namami Gange Project

Namami Gange Project or Namami Ganga Yojana is an ambitious Union Government Project which integrates the efforts to clean and protect the Ganga river in a comprehensive manner. In its maiden budget, the government announced Rs. 2037 Crore towards this mission. The project is officially known as Integrated Ganga Conservation Mission project or 'Namami Ganga Yojana'.

This project aims at Ganga Rejuvenation by combining the existing ongoing efforts and planning under it to create a concrete action plan for future.

SALIENT PROJECT FEATURES

- ✓ Over Rs. 20,000 crore has been sanctioned in 2014-2015 budget for the next 5 years.
- ✓ Will cover 8 states, 47 towns & 12 rivers under the project.
- ✓ Over 1,632 gram panchayats on the banks of Ganga to be made open defecation-free by 2022.
- ✓ Several ministries are working with nodal Water Resources Ministry for this project includes - Environment, Urban Development, Shipping, Tourism & Rural Development Ministries.
- ✓ Prime focus will be on involving people living on the river's banks in this project.
- ✓ Under the aegis of National Mission for Clean Ganga (NMCG) & State Programme Management Groups (SPMGs) States and Urban Local Bodies and Panchayati Raj institutions will be involved in this project.
- ✓ Setting river centric urban planning process to facilitate better citizen connects, through interventions at Ghats and River fronts.
- ✓ Expansion of coverage of sewerage infrastructure in 118 urban habitations on banks of Ganga.
- ✓ Enforcement of Ganga specific River Regulatory Zones.
- ✓ Development of rational agricultural practices & efficient irrigation methods.
- ✓ Setting Ganga Knowledge Centre.

Pollution will be checked through

- ✓ Treatment of waste water in drains by applying bio-remediation method.
- ✓ Treatment of waste water through in-situ treatment.
- ✓ Treatment of waste water by the use of innovative technologies.
- ✓ Treatment of waste water through municipal sewage & effluent treatment plants.
- ✓ Introducing immediate measures to arrest inflow of sewage.
- ✓ Introducing PPP approach for pollution control.
- ✓ Introduction of 4-battalion of Territorial Army Ganga Eco-Task Force.

PREVIOUS APPROACHES FOR GANGA CLEANING

GANGA ACTION PLAN

- ✓ Ganga Action plan was launched in two phase manner by then PM Mr. Rajiv Gandhi:
- ✓ Phase I 1985: Covered 25 Ganga towns in three states over Rs 862.59 crore were spent.
- ✓ Phase II : Covered 59 towns in five states over Rs 505.31 cr were spent.



- ✓ Separate action plans for rivers- Yamuna, Damodar, Gomti & Mahananda. This Action plan was failure.

NATIONAL GANGA RIVER BASIN AUTHORITY (NGRBA)

- ✓ This was launched by UPA government over 43 towns were covered in five states and over Rs 1,027 crore were spent until March 31, 2015.

Pradhan Mantri Krishi Sinchayee Yojana

Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is a proposed scheme by the Government of India which envisages connecting the irrigation system's three crucial components – The Field application, water sources & distribution network for optimal usage.

SPECIFICATIONS:

- ✓ In the recent budget 2014-15 over Rs. 1000 crore were allotted to rejuvenate irrigation sector.
- ✓ The new irrigation scheme aims to cover un-irrigated 65 per cent of the total 142 million hectares of farm land.
- ✓ It primarily focuses on 'end-to-end solution' in irrigation supply chain by implementing the new programme in a "project mode" with decentralised state-level planning and execution.
- ✓ PMKSY projects would be scrutinised by the State Level Project Screening Committee (SLPSC) and sanctioned by the State Level Sanctioning Committee, which is already set under Rashtriya Krishi Vikas Yojana.
- ✓ The state agriculture department would be the nodal agency for implementation of PMKSY projects with inter-ministerial National Steering Committee (NSC) for periodic review of the same.
- ✓ The funds under PMKSY will be allocated only if state government has prepared the district irrigation plans and state irrigation plans.
- ✓ PMKSY funds would be given to states as 75 per cent grant by the central government and the remaining 25 per cent share is to be borne by the state government. But, for the north-eastern region and hilly states, the funding pattern would be 90:10.
- ✓ PMKSY envisage interlinking of perennial rivers to avoid drought and floods situations.
- ✓ Soil Health Card will be issued to farmers to know their soil contents for better production.
- ✓ Strengthening of Krishi Vigyan Kendras or agriculture science centres in all the districts of the country to aid the farmers with new technology up gradation for irrigation.
- ✓ Linkage of this scheme with the Mahatma Gandhi National Rural Employment Scheme to channelize the available work force to productive & value added work.

Shramev Jayate (Pandit Deendayal Upadhyay Shramev Jayate Karyakram)

The scheme is aimed at creating a conducive environment for industrial development and doing business with ease. At least four crore laborers are expected to benefit from this scheme. Several initiatives were taken by the Government under the scheme.

- ✓ A dedicated Shram Suvidha Portal which would allot Labour Identification Number (LIN) to nearly 6 lakhs units and allow them to file online compliance for 16 out of 44 labour laws.



GOVERNMENT SCHEMES

National Ayush Mission

Government has permitted the launching of National Ayush Mission (NAM) to attend to the gaps in health services in vulnerable and far-flung parts of the country. The judgment to launch the NAM was taken in a meeting of the Union Cabinet chaired by Prime Minister Narendra Modi.

Via the AYUSH Mission (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy), the Govt. is looking forward to address gaps in health services by backing the attempts of state governments for delivering Ayush health services and education in the country, mainly in vulnerable and remote areas.

The Mission will assist in improving the Ayush education via improvement in the number of advanced educational institutions and deliver improved access to Ayush services via growth in number of Ayush hospitals and dispensaries. T

he mission will also assist sustained accessibility of quality raw material for Ayush systems of medicine and advance accessibility of quality drugs via growth in number of pharmacies and drug laboratories.

Jeevan Pramaan

Jeevan Praman is a major step towards self-certification and has been launched for the benefit of the pensioners.

Under the present system for payment of pension, every pensioner has to submit a life certificate in November every year to the respective bank to continue seeking pension without any delays. The government had eased the process by allowing the pensioners to submit the same at any branch of the concerned banks. In order to further ease the process Government of India launched Jeevan Pramaan or Digital Life Certificate based on Aadhaar Biometric Authentication. This will not only eliminate the need for pensioners to personally visit and submit the certificates but also ensure accuracy and timeliness in receiving pensions. The government has also opened a website <http://jeevanpramaan.gov.in> to facilitate the implementation of the scheme.

Vanbandhu Kalyan Yojana

Vanbandhu Kalyan Yojana has been launched on pilot basis in only 1 block in each of the 10 states viz. Madhya Pradesh, Himachal Pradesh, Telangana, Orissa, Jharkhand, Chhattisgarh, Rajasthan, Maharashtra and Gujarat. The overall objective of the scheme is to raise the level of Tribals by focusing on the below:

- Provision of a better living standard and quality of life
- Improving access to and quality of education
- Generating resources for long-term and sustainable growth
- Bridging infrastructural gaps
- Protection of tribal culture and heritage

Paramparagat Krishi Vikas Yojana

Paramparagat Krishi Vikas Yojana (Traditional Farming Improvement Programme) has been launched to support and promote organic farming and thereby improving soil health. This will encourage farmers to adopt eco-friendly concept of cultivation and reduce their dependence on fertilizers and agricultural chemicals to improve yields.



GOVERNMENT SCHEMES

Mudra Bank and Pradhanmantri Mudra Yojana

MUDRA stands for Micro Units Development and Refinance Agency. Key points are as follows:

- ✓ The government has announced that a MUDRA Bank will be set up as a statutory body. For this, the government will place a Mudra Bank bill in the parliament and get it passed.
- ✓ The core objective of the bank is to fund the unfunded. It will finance to "Last Mile Financiers" of small/micro businesses. The lending priority will be given to SC/ST enterprises.
- ✓ The bank has been allotted a Refinance Fund of Rs. 20,000 Crores from the shortfalls of Priority Sector Lending.
- ✓ It will regulate and refinance all MFI who lend to MSME engaged in small manufacturing, trade or services. It will partner all state/regional level coordinators to provide easy finance to even the remote investors.
- ✓ The primary functions of MUDRA Bank are:
 - Frame policy guidelines for micro/small enterprise MFIs
 - Registration of MFIs
 - Regulation of MFIs
 - Promoting and regulating responsible finance in favour of client welfare, remove indebtedness and provide proper protection principles and recovery methods
 - Accreditation and rating of MFIs
 - Promoting right technology solutions for problems faced by MFIs and borrowers.
 - Framing a robust architecture for Last Mile Credit Delivery to MSMEs under the umbrella of Pradhan Mantri Mudra Yojana.

Rationale:

There are a lots of Scheduled castes, scheduled tribes and other backward classes entrepreneurs in the MSME sector. NSSO Survey 2013 suggests that there are 5.77 crore small businesses like manufacturing, trading or services. It is very difficult for these units to get finance from the scheduled banks as they have to go through a tight scrutiny, thereby defeating the purpose of refinancing them under funds released from SIDBI. Thus, only 4% of these units are able to get loans for their business needs and others are forced to land with money-lenders. The objective of this scheme to launch a Micro Units Development and Refinance Agency (MUDRA) Bank to support the entrepreneurs of the above mentioned classes.

Pradhan Mantri Suraksha Bima Yojana

This is a General Insurance Scheme which provides an insurance cover at a minimal annual premium for death or disability of the person due to accidents.

- The risk coverage of the scheme for accidental death or full disability is Rs. 2 lakhs and for partial disability is Rs. 1 lakh.
- Anyone who falls in the age-bracket of 18-70 years can avail the benefit of this scheme and get enrolled.
- He should have a bank account linked with his Aadhaar card. He/she has to fill a simple form before June 1, every year and also declare the name of his nominee. The people who subscribe have to renew it every year or give instructions of auto-debit to bank every year to avoid hassles.



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- The annual premium is a meagre amount of Rs. 12. This is comparatively very reasonable as similar insurance in private sector would have a premium of Rs. 100, as per experts. The payments will be automatically debited from the subscriber's account annually.
- It will be offered by all the public-sector insurance companies like New India Assurance Company, National Insurance Company, United India Insurance Company, The Oriental Insurance Company etc. These will operate by tie-ups with respective banks.
- Other ministries of government will also contribute to the scheme for different categories of beneficiaries with from Public Welfare Fund created from unclaimed money or their budget.

The common publicity expenditure will be taken care of by the government.

The scheme which promises to bring affordable insurance cover to many individuals who were far from insurance net might not bring much cheer to middle class as the cover is inadequate.

Pradhan Mantri Jeevan Jyoti Bima Yojana

This is a Life Insurance scheme which guarantees cover of Rs. 2 lakhs in case of natural or accidental death. Anybody who has an Aadhaar number with a linked bank account and falls in the age- bracket of 18-50 years can enrol for the same.

- The annual premium for the scheme is Rs. 330 which has to be automatically debited from the subscriber's bank account. Anyone can either renew the scheme annually or opt for the long-term provision in which case the amount will be automatically deducted from the
- The scheme will be majorly implemented by Life Insurance Corporation of India. Other insurers can also join if willing.

Atal Pension Yojana

Atal Pension Yojana would gradually replace the Swavalamban Scheme which did not cover many people due to ambiguities in benefits after 60. Also, latter did not have minimum guaranteed pension provision. The main attraction of Atal Pension Yojana is that it guarantees a minimum pension amount at the age of 60, to subscribers which will vary from Rs. 1000 per month; Rs. 2000 per month; Rs. 3000 per month; Rs. 4000 per month and Rs. 5000 per month depending upon their contributions.

- The minimum age of joining APY is 18 years and maximum age is 40 years.
- The minimum period of contribution by subscriber is 20 years or more.
- The Central Government will contribute 50% of the subscriber's contribution or Rs. 1000 per annum for a period of 5 years. This provision is for people who are non-tax payers and join NPS before 31stDecember, 2015.

Atal Pension Yojana will become operational from 1st June, 2015. Anybody who has attained the desired age and has an Aadhaar number along with a linked bank account can enrol for the scheme. Government will undertake all expenses incurred during promotional and development activities done to incentivise people to join the scheme.

Senior Citizen Welfare Fund

Central government of India has proposed setting up of Senior Citizen Welfare Fund with the sole motive of welfare of senior citizens. Under this scheme, the government intends to use the unclaimed deposits of Public Provident Fund PPF and Employee Provident Fund EPF. The money in



accounts which have been inoperative for more than seven years will be diverted in this fund. The deposits are estimated to the tune of Rs. 3,000 Crores under PPF and Rs. 6,000 Crores under EPF. These institutions are either banks, post offices etc. as notified by the Central Government. However, if someone comes back to claim the money even after seven years, the payment will be made after furnishing the required documents.

- The fund will be administered by an Inter-Ministerial Committee, headed by a Chairperson. The Committee will be competent to spend money from the fund for satisfying various objectives.

Self Employment and Talent Utilization (SETU) Scheme

SETU or Self Employment and Talent Utilization Scheme is a techno-financial, incubation and facilitation programme to give support and encouragement to young start-ups and other self-employment technology-intensive ideas. An allocation of Rs. 1000 Crore has been made for SETU Scheme. This amount will initially rest with the NITI Aayog. It will involve setting up of incubation centres and enhance skill development. It aims to create around 100,000 jobs through start-ups.

Shramev Jayate (Pandit Deendayal Upadhyay Shramev Jayate Karyakram)

Shramev Jayate program aimed at creating conducive environment for industrial development and ease of doing business through introduction of several labour reforms. This program was launched to support the 'Make in India' campaign of India for encouragement of manufacturing sector, thus felt need to bring labour reforms. This program targets to benefit at least four crore labourers.

Schemes launched under Shramev Jayate Programs are:

SHRAM SUVIDHA PORTAL:

- ✓ Developed by Ministry Labour & Employment to create a conducive environment for industrial development. The main features of this Portal are:
- ✓ Allocation Unique labour identification number (LIN) to labour to facilitate online registration.
- ✓ The compliances would be reportable in Single Harmonized Form which will make it simple and easy for those filing such forms.
- ✓ Filing of self-certified and simplified Single Online Return by the industry.
- ✓ Labour inspector can upload inspection report within 72 hours.
- ✓ This portal will help timely redressal of grievances.

Above features will bring ease in compliance of provisions related to labour and will be a step forward in promoting the ease of doing business. Under this it is proposed to allot LIN to all these 6-7 lakh units.

LABOUR INSPECTION SCHEME:

A transparent Labour Inspection Scheme is being developed to bring in transparency in labour inspection. The following features of the inspection scheme are:

- ✓ Inspection list will also contain serious matters regarding employee.
- ✓ A computerized list of inspections will be generated randomly.
- ✓ Complaints based inspections will be determined centrally after examination based on data and evidence.
- ✓ Provision of Emergency List of serious cases in specific circumstances.



UNIVERSAL ACCOUNT NUMBER (UAN) FOR EMPLOYEE PROVIDENT FUND (EPF):

An UAN is allotted to 4 crore EPF subscribers after centrally compiling & digitizing their information.

Aadhar card is being seeded with the UAN for financial inclusion of labours.

The portability of the Social Security Benefits to the labour of organised sector across the jobs and geographic areas will be ensured.

- ✓ Monthly updating of EPF account of employee & will be notified through SMS.
- ✓ Apprenticeship Protsahan Yojana:
- ✓ Apprenticeship Protsahan Yojana envisages on imparting on-the-job training to apprentices.
- ✓ Apprenticeship Scheme has huge potential for training the large number of young person's to make them employable.
- ✓ There are only 2.82 lakh apprentices undergoing training against 4.9 lakh seats.

Total numbers of seats are increased to 20 lakh from current 4.9 lakh in revamped scheme.

Government will reimburse 50 percent of stipend paid by employers to increase employability of youth by giving them skills.

REVAMPED RASTRIYA SWATSTHYA BIMA YOJANA

From 1 April 2015; the Rashtriya Swasthya Bima Yojna (RSBY) has been shifted from Labour and Employment Ministry to Ministry of Health and Family Welfare. The government is to revamp this scheme and to make it a part of National Health Assurance Mission.

Enrollment with RSBY will be linked with opening of bank account and issuance of Aadhar card.

National Health Assurance Mission

The National Health Assurance Mission aims to provide free drugs, diagnostic services and insurance for serious ailments for India's 1.2 billion people. The NHAM plans to cover all aspects of health care including primary, secondary and tertiary healthcare. This programme is currently on backburner due to cost related issues.

Mission Indradhanush

Mission Indradhanush was launched by the Ministry of Health and Family Welfare on December 25, 2014. Indradhanush mission has been adopted to achieve target of full immunisation of unvaccinated subjects from seven diseases by 2020.

SPECIFICATIONS OF INDRADHANUSH MISSION:

- ✓ Mission's aims is to immunize all children against seven vaccine preventable diseases viz. diphtheria, tuberculosis, whooping cough, tetanus, hepatitis B, polio and measles by 2020.
- ✓ The mission will be applied on the line of success of the polio programme.
- ✓ The mission will cover 201 identified districts in the first phase while, 297 will be covered under second phase in the year 2015 through improved routine of immunization.
- ✓ Out of 201 districts, 82 districts are from four states of UP, Rajasthan Bihar & Madhya Pradesh which are nearly 25% of the unvaccinated or partially vaccinated children of India.
- ✓ Aim is to accelerate the immunization process by covering 5% of un-vaccinated children per annum.
- ✓ "Catch-up" campaign will be practiced to cover all the children who have been left out or missed out for immunization.



- ✓ With intensive planning and monitoring of these campaigns four special vaccination campaigns will be conducted between April and July 2015.
- ✓ Technical support for Mission by WHO, UNICEF, Rotary International and other donor partners.

PART -II : OLD GOVERNMENT (ACTIVE) SCHEMES

Relevant Questions on these schemes may be used to ask objective questions in various examinations. The below information has been rearranged in the form of questions and answers.

Agricultural Census

1. When was the first agricultural census done in India?

First agricultural census was done in 1970s and the reference year for the first Agriculture Census was 1970-71. Since then, an agricultural census is conducted every five years in India. Under this scheme, centre provides 100% funds to states and entire work is done by the states only. The agricultural census is done in phases.

2. What information is provided by agriculture census?

Agriculture census provides crucial information on the structural aspects of Indian Agriculture. This mainly refers to the data on land holdings. There can be operational holding or ownership holding. operational holding means a farmer has land and he operates it. Ownership holding means a man owns the land but may not operate it for the purpose of agriculture.

The basic statistical unit for data collection in Agriculture Census in our country is '**Operational Holding**' rather than 'Ownership Holding'.

3. What is Operational Land Holding?

Operational Land Holding refers to all land which is used wholly or partly for agricultural production and is operated either by one person or a group of persons as joint holders. A operational land holding may be consisted of either one or more than one parcels of land, provided they form the part of same unit. Operational Land Holdings include only those units which are used either in farm production or farm production + livestock and poultry products (primary) and/or pisciculture or for only livestock and poultry products (primary) and/or pisciculture.

4. What are the three Categories of states on the basis of Land Use statistics?

For the purpose of land use statistics or data collection; India has been divided broadly into three categories.

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- In the first category are States where the village revenue agency collects statistics relating to land holdings as a part of land records. This is done by village officials on the basis of actual inspection in the field at periodic intervals. Standard forms have been prescribed for this purpose. These data are then aggregated at the level of Revenue Inspector Circle, Tehsil, District and State by the officers of Revenue/Agriculture Departments.



- The second category consists of States of West Bengal, Orissa, and Kerala, where revenue agencies do not exist. In these states, information is collected on a sample area under principal crops and land utilisation. This is done by complete field to field enumeration of the sample villages.
- The third category consists of States and Union Territories mostly in the North-Eastern Region (except Assam) which are neither surveyed for land records nor the requisite revenue agencies for collection of data exist. In these areas the statistics of land records are collected on a sample basis on the basis of personal knowledge of Revenue Officer/Agricultural Officer.

5. What are different types of Landholdings in India?

An operational land holding is a techno-economic land unit used wholly or partly for agricultural production and operated (directed/managed) by one person alone or with the assistance of others, without regard to title, size or location. There are five kinds of Land Holdings in India, depending on various sizes as follows:

- Marginal holdings: Size 1 hectare or less
- Small holdings: Size 1 to 2 hectares
- Semi-medium holdings : Size 2 to 4 hectares
- Medium holdings: Size 4 to 10 hectares
- Large holdings: Size above 10 hectare

6. Which kind of land holdings are maximum in India?

Maximum number of operational land holdings in India is marginal holdings. According to Census 2011, 67 per cent of holdings were classified as marginal (less than one hectare) and 18 per cent were classified as small (one-two hectare). Large holdings were estimated to be only 0.7%.

Number of Holdings in India (in '000)						
Year	Marginal	Small	Semi-Medium	Medium	Large	All Sizes
1970-71	36200	13432	10681	7932	2766	71011
1976-77	44523	14728	11666	8212	2440	81569
1980-81	50122	16072	12455	8068	2166	88883
1985-86	56147	17922	13252	7916	1918	97155
1990-91	63389	20092	13923	7580	1654	106637
1995-96	71179	21643	14261	7092	1404	115580
2000-01	75408	22695	14021	6577	1230	119931
2005-06	83694	23930	14127	6375	1096	129222
2010-11	92826	24779	13896	5875	973	138348

7. Which state has highest operational land holdings? Which state has minimum?

Highest number of operational land holdings in India are in Uttar Pradesh, followed by Bihar, Maharashtra and Andhra Pradesh. Lowest land holdings in India are in Chandigarh. However, in



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terms of operated area, the largest contribution comes from Rajasthan followed by Maharashtra. Chandigarh constituted the lowest number of operational holdings as well as the operated area in the country in 2010-11.

Integrated Scheme for Agricultural Marketing (ISAM)

8. What is ISAM scheme?

ISAM or Integrated Scheme for Agricultural Marketing was launched in 2014 by merging six old schemes of 11th five year plan. This scheme has five components related to agriculture marketing, rural godowns, agriculture marketing infrastructure etc.

Small Farmers' Agriculture-Business Consortium (SFAC)

9. What is SFAC? What are its functions?

Small Farmers' Agri-Business Consortium (SFAC) supports the new ventures in agro-based industries by giving them Venture Capital Assistance and Project Development Facility.

The beneficiaries are agri-preneurs (Individuals, farmers, producer groups, partnership, propriety firms, Self Help Groups, companies etc.) to set up agribusiness ventures in close association with banks.

National Crop Insurance Programme

10. What is National Crop Insurance Programme?

Agricultural Insurance in India is covered by "National Crop Insurance Programme" which was launched by UPA government in 2013 by merging three schemes viz. Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS). These three schemes now serve as components of the NCIP. This scheme is continuing in 2015-16 but the NDA government is soon to replace this scheme with some other scheme.

11. What is the unit area of insurance in agricultural insurance in India?

Under the National Crop Insurance Programme (NCIP) the unit area of insurance is village/village Panchayat level.

12. What is MNAIS?

Modified National Agriculture Insurance Scheme is a component of National Crop Insurance Programme (NCIP) and it provides insurance coverage and financial support to the farmers in the event of failure of crops and subsequent low crop yield.

13. Which crops are covered in MNAIS?

This scheme covers food crops including cereals, millets and pulses; oil seeds and horticulture crops. Which crops are to be covered - this is notified by state governments. Department of Agriculture & Cooperation (DAC) empanels the companies that provide insurance under this scheme.

14. What kind of loss is covered in this scheme?

This scheme covers three stages of crop production viz. sowing, standing crops and drying. This means that it covers the losses arising from:

- failure to sow the crop due to adverse rainfall



- damage due to drought, flood, Inundation, Pests, Landslides, Natural Fire, Storms, Cyclones
- damage caused within 15 days when the harvest is lying in fields for drying.

15. How calculation for premium is done in MNAIS?

Calculation of premium is done on actuarial basis, which implies that there is higher premium for riskier crops. However, there is a cap on maximum premium to be collected. This cap is as follows:

- 11% for Kharif season
- 9% for Rabi for food crops & oilseeds
- 13% for annual commercial crops and horticultural crops.

16. What is Weather-based Crop Insurance Scheme (WBCIS)?

This component of NCIP provides insurance coverage and financial support to the farmers in the event of failure of crops due to Adverse Weather Incidence and subsequent crop loss. This simply implies that if a farmer did not insure his crop under MNAIS but somehow his crops were damaged due to adverse weather conditions; he is still able to claim insurance if he goes with this component.

17. What are Adverse Weather Incidences ?

The Adverse Weather Incidences leading to crop loss and subsequent indemnity under WBCIS are as follows:

- Rainfall – Deficit Rainfall, Unseasonal Rainfall, Excess rainfall, Rainy days, Dry-spell, Dry days
- Relative Humidity
- Temperature – High temperature (heat), Low temperature (frost)
- Wind Speed
- A combination of the above
- Hailstorms and cloudburst

18. What are Crops Covered under WBCIS?

The scheme covers major food crops such as cereals, millets & pulses, Oilseeds and commercial / horticultural crops. Crops are selected and notified by State Governments.

19. What is concept of Area Approach under WBCIS?

The scheme operates on the concept of "Area Approach" i.e., for the purposes of compensation, a 'Reference Unit Area (RUA)' is defined by state government as a homogeneous unit of Insurance. Such RUA can be a Village Panchayat / Revenue Circle / Mandal / Hobli / Block / Tehsil etc. as defined by the state government. The Sum Insured (SI) for each notified crop is pre-defined as per a formula, which is based on the 'cost of production' and is same for loanee and non-loanee farmers and all companies. This sum assured is arrived at by using a formula.

This RUA shall be notified before the commencement of the season by the State Government and all the insured cultivators of a particular insured crop in that Area will be deemed to be on par in the assessment of claims. Each RUA is linked to a Reference Weather Station (RWS), on the basis of which current weather data and the claims would be processed. Adverse Weather Incidences, if any during the current season would entitle the insured a payout, subject to the weather triggers defined in the 'Payout Structure' and the terms & conditions of the Scheme. The "Area Approach" is as



opposed to “Individual Approach”, where claim assessment is made for every individual insured farmer who has suffered a loss.

The Premium is decided by the insurance companies on RUA level and there is a cap on maximum premium as with MNAIS. The farmers are eligible for premium subsidy and difference between actuarial rates and premium actually paid by farmers are borne by the Government (both Centre and State concerned on 50:50 basis).

20. What are differences between MNAIS and WBCIS ?

- MNAIS specifically indemnifies the cultivator against shortfall in crop yield, WBCIS indemnifies against the crop loss due to adverse weather incidences as given above.
- MNAIS is on Individual approach, where claim assessment is made for every individual insured farmer who has suffered a loss. WBCIS is on area approach where sum assured is pre-defined.

21. Why there is a separate scheme for Coconut ?

Although Coconut is a perennial crop, yet the cultivation is subjected to risks from climatic changes, natural disasters, pests, diseases etc. Further, palm trees are characterized by periodic system of crop setting and outcomes and hence resemble seasonal annual crops. Moreover, coconut is cultivated under rain-fed management and is susceptible to biotic and abiotic stresses. Due to the above reasons, there is a separate insurance scheme for Coconut palm growers. This component is active only on those states and UTs home to Coconut cultivators.

Rashtriya Krishi Vikas Yojna

22. What is Rashtriya Krishi Vikas Yojana?

This scheme was launched in 2007 to **incentivize the States** to provide additional resources in their State Plans over and above their baseline expenditure to bridge critical gaps. It covers almost all sectors of agriculture as shown in adjacent graphics.

Sectors Covered in RKVY

- 1 Crop Husbandry and Horticulture
- 2 Animal Husbandry
- 3 Dairy Development and Fisheries
- 4 Agricultural Research and Education
- 5 Agricultural Marketing
- 6 Food Storage and Warehousing
- 7 Soil and Water Conservation
- 8 Agri-Finance
- 9 Development of Rainfed areas
- 10 Other Farm Development Programmes

23. How RKVY works?

Under this scheme, the central government provides support to states on the basis of their own budget on Agriculture & Allied Sectors. The states are mandatorily required to prepare the **District and State Agriculture Plans** that comprehensively cover resources and indicate definite action plans.

24. What are sub-schemes of RKVY?

At present RKVY has following sub-schemes:

- Bringing Green Revolution to Eastern India (BGREI): Targets improvement in the rice based cropping systems of Assam, West Bengal, Orissa, Bihar, Jharkhand, eastern Uttar Pradesh and Chhattisgarh.
- Integrated Development of 60,000 Pulses Villages in Rainfed Areas



- Promotion of Oil Palm
- Initiative on Vegetable Clusters
- Nutri-cereals: To promote balanced nutrition, higher production of bajra, jowar, ragi and other millets will be promoted.
- National Mission for Protein Supplements: To take up activities to promote animal based protein production through livestock development, dairy farming, piggery, goat rearing and fisheries in selected blocks.
- Accelerated Fodder Development Programme: To accelerate the production of fodder through intensive promotion of technologies to ensure its availability throughout the year.
- Rainfed Area Development Programme: This programme aims at improving productivity of crops in rainfed areas.
- National Saffron Mission: This programme aims at revival of saffron cultivation in Jammu & Kashmir.
- A new programme called Vidarbha Intensified Irrigation Development Programme was launched with allocation of Rs. 300 Crore.

National Mission on Agricultural Extension and Technology

25. What is agriculture extension?

Agricultural extension refers to application of scientific research and new knowledge to agricultural practices through farmer education. This includes educating the farmers towards cost effective and remunerative mechanized farming for improved productivity and sustainable farm growth.

26. What is NIMAET?

National Mission on Agricultural Extension and Technology (NIMAET) was launched by UPA in February 2014 with an objective to spread farm extension services and mechanization. This mission has four sub-missions as under:

- Sub Mission on Agricultural Extension (SMAE)
- Sub-Mission on Seed and Planting Material (SMSP)
- Sub Mission on Agricultural Mechanization (SMAM)
- Sub Mission on Plant Protection and Plant Quarantine (SMPP)

The common thread that runs across all four sub-missions is extension and technology.

Minimum Support Prices Scheme

27. What is minimum support price?

Minimum Support Prices is the price at which government purchases crops from the farmers, whatever may be the price for the crops. The objective of the scheme is to check fall of prices of farm produce below certain level and thus support the farmers. This scheme was first launched in 1966-67 on advent of green revolution.

28. How many crops are covered under MSP currently?

The MSP is announced by the Government of India for **25 crops currently** at the beginning of each season viz. Rabi and Kharif. Following are the 25 crops covered by MSP:

Kharif Crops



Paddy, Jowar, Bajra, Maize, Ragi, Arhar(Tur), Moong, Urad, Cotton, Groundnut, Sunflower Seed, Soyabeen Black, Sesamum, Nigerseed

Rabicrops

Wheat, Barley, Gram, Masur (Lentil), Rapeseed/Mustard, Safflower, Toria

Other Crops

Copra, De-Husked Coconut, Jute

29. How government fixes minimum support prices?

The government decided the support prices for various agricultural commodities after taking into account the following:

- Recommendations of Commission for Agricultural Costs and Prices
- Views of State Governments
- Views of Ministries
- Other relevant factors.

30. Is there any minimum support prices for sugarcane?

No. Central Government fixes a FRP (Fair & Remunerative Price) for sugarcane and not MSP. On the other hands, state governments fix SAP (State Advised Price).

31. What is Price Support Scheme (PSS) for Oil seeds and Pulses ?

The Department of Agriculture and Cooperation implements the Price Support Scheme for **Oil Seeds and Pulses** through the National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED). NAFED is the nodal procurement agency for Oilseeds and pulses, apart from the Cotton Corporation of India. So, when the prices of oilseeds, pulses and cotton fall below MSP, **NAFED purchases them from the farmers.**

National Horticulture Mission

32. What is National Horticulture Mission?

National Horticulture Mission is a government mission to support horticultural production in the country. NHM is a Centrally Sponsored Scheme in which Government of India contributes 85%, and 15% is met by the State Governments.

33. Which states are eligible for this scheme?

This scheme is running in all states except Andaman & Nicobar and Lakshadweep, 7 North East States and Sikkim, Jammu & Kashmir, Himachal Pradesh and Uttarakhand. North East States, HP, J&K and Uttarakhand are covered under the Technology Mission for Integrated Development of Horticulture in the North Eastern States (TMNE).

34. What schemes are covered in NHM?

It covers all schemes except **coconut and medicinal plants**. For Coconut, there is Coconut Development Board and for medicinal plants, there is National Medicinal Board along with National Mission on Medicinal Plants.

Under this scheme, states are provided support for following activities:

- Establishment of New Gardens
- Rejuvenation of old and senile orchards



- Integrated Pest Management
- Integrated Nutrient Management
- Protected Cultivation
- Organic Farming
- Pollination support through beekeeping
- Creation of water resources
- Mechanization
- Human Resource Development
- Post Harvest Management
- Marketing Primary Processing
- Nurseries and Tissue Culture Labs

National Bamboo Mission

35. What is National Bamboo Mission?

National Bamboo Mission was launched in 2006-07 to promote the growth of bamboo sector. This scheme covers both Bamboo and Rattan.

National Mission on Sustainable Agriculture

36. How agriculture is related to Climate Change?

Agriculture is responsible for around 14% of global emissions. If the emissions from the agriculture are combined with the emissions caused by deforestation for farming, fertilizer manufacturing and agricultural energy use, this sector becomes the largest contributor to global emissions.

In India, the agriculture sector accounts for 17.6% of total emissions. At the same time, it consumes some one fourth of the electricity, so, it is indirectly responsible for another 10% of the GHG emissions. When we combine these figures with the fertilizer industries, catering solely to agriculture, and use of diesel, we find that agriculture is the largest contributor of GHG in India. That is why there is a need that the farm sector is given priority in India's climate mitigation strategy.

37. What is NMSA?

National Mission on Sustainable Agriculture has been launched under NAPCC (National Action Plan for Climate Change) is to devise climate adaptation and mitigation within the agriculture sector. It focuses on Dryland agriculture, Risk Management, Information and use of Biotechnology.

National Dairy Plan

38. What is National Dairy Plan?

National Dairy Plan has been launched to achieve a target of 180 million tonnes of milk production annually by 2021-22. Its twin objectives are to:

- Making the organized milk market accessible to rural milk producers
- enhance breeding, feeding and milk procurement

This programme is being implemented in 14 Major dairy states, which account for more than 90% of India's milk production. The 14 states are Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal.



National Initiative on Climate Resilient Agriculture (NICRA)

39. What are heat tolerant crops? Why they are important?

The heat resistant or heat tolerant crops are those crops which can survive the rising temperature / drought due to climatic changes.

The growing population is demanding more food, fibre, fuel and other renewable products from agriculture. But recent events like cold wave, heat wave, drought, and floods has demonstrated the significant potential of climatic factors to influence the agricultural production, eventually leading to shortages of food grains and increased prices.

40. What is NICRA?

National Initiative on Climate Resilient Agriculture (NICRA) was launched in 2011 by Indian Council of Agricultural Research (ICAR). Its objective is to make farmers self reliant by use of climate resilient agricultural technologies and management of natural and manmade resources for sustaining agriculture in the era of climate change. It has four modules viz. Natural Resource Management, Improving Soil Health, Crop Production and Livestock.

Price Stabilization Fund Scheme

41. What is Price Stabilization Fund Scheme?

The price stabilization fund scheme is for Tea, Coffee, Rubber and Tobacco. This scheme was launched in 2003. Objective of the Price PSF was to safeguard the interest of the growers and provide them financial relief when prices fall below a specified level.

The scheme requires enrolment and contribution from the farmers of these 4 commodities as enrolment fee. Contribution to the Members' PSF Saving Bank account by the Price stabilization Fund Trust and/or the Member, in a given year is on the basis of categorization of the year as Boom/Normal/Distress year which is done on the basis of a Price Spectrum Band, fixed and announced every year.

Special Economic Zones

42. What is a SEZ?

SEZ are set up under Special Economic Zones Act, 2005 as duty free enclaves to be treated as foreign territory for the purpose of trade operations and duties and tariffs. SEZ are allowed manufacturing, trading and service activities.

43. What are key features of SEZ?

The objective of SEZ scheme is to increase exports and foreign exchange earnings. So, every SEZ unit needs to become a net foreign exchange earner within 3 years. A SEZ does not require a license for imports. It gets relaxations in taxes and duties of various kinds. For example, they have not to pay income tax for first five years. They get most raw material at zero tax and duty. However, since SEZ is considered a foreign enclave (for the purpose of trade), any domestic sale by them is subject to custom duties.

44. What are the Minimum Area Requirements for SEZ?

Minimum area requirements for setting up a SEZ are as follows:

Type of SEZ	Minimum Area Requirements
Export Oriented SEZ	1000 Hectares
Multi-Purpose SEZ	1000 Hectares
Small Scale SEZ	100 Hectares



Multi Sector SEZ	500 hectares*
Sector Specific SEZ	50 hectares*

*Effective April 2013

Export House Status Holders Scheme

45. What is status holder scheme?

On achieving certain level of exports, the government provides statuses to the exporters, which enable them to reap some benefits such as self declaration during custom clearances; exception from some documents and receipts and various other incentives. The various categories of these statuses are as follows:

Status Category	Export in Rs. Crore (Annual)
Export House (EH)	20
Star Export House (SEH)	100
Trading House (TH)	500
Star Trading House (STH)	2500
Premier Trading House (PTH)	7500

46. What is Focus Market Scheme (FMS)?

The exporters who export to notified FMS countries get Duty Credit Scrip equivalent to 3 % of FOB value of exports (in free foreign exchange) for exports. **This scheme is only for Goods exports and not for Services.** It also does not cover exports to SEZ, export of Precious, semiprecious stones, precious metals, jewellery, Ores, Minerals, Cereals and Sugar, Petroleum Products and Milk and Milk Products.

47. What is Focus Product Scheme (FPS)?

This scheme promotes the export of selected products notified at time to time. The products which have high export intensity / employment potential are covered so as to offset infrastructural inefficiencies and other associated costs involved in marketing of these products.

48. What is Advance Authorization Scheme?

Under this scheme, an Advance Authorisation is issued to allow duty free import of inputs, which are physically incorporated in export product (making normal allowance for wastage).

49. What is Duty Free Import Authorization (DFIA) Scheme ?

DFIA is issued to allow duty free import of inputs, fuel, oil, energy sources, catalyst which are required for production of export product.

50. What is Duty Entitlement Passbook (DEPB)?

Objective of DEPB is to neutralise incidence of customs duty on import content of export product. For example, if rough diamonds are imported and then exported after finishing, there should be some neutralization on import duty of rough diamonds.

51. What is Export Promotion Capital Goods (EPCG) Scheme?

This is a zero duty scheme which allows the import of capital goods such as machinery for preproduction, production and post production of export items. But it is not a free lunch. The duty



free import by an exporter has to be paid back in the form of an export obligation equivalent to 6 times of duty saved on capital goods imported under EPCG scheme, to be fulfilled in 6 years reckoned from Authorization issue-date. This means that if an exporter imports a tool making machine and saves an import duty of Rs. 100, he will have to make the tools and export tools worth minimum Rs. 600 within 6 years.

National Investment and Manufacturing Zones

52. What are National Investment and Manufacturing Zones?

National Investment and Manufacturing Zones (NIMZs) refers to integrated industrial townships that are established as special zones for investment and manufacturing. This scheme was launched by UPA government and its main objective was to develop industrial townships dedicated to manufacturing industry. Each NIMZ has an area of minimum 5000 Hectares. Thus they are far bigger than SEZ in terms of size as well as infrastructure.

Each NIMZ township is managed by a company (special purpose vehicle). A NIMZ needs to be notified by state governments as Industrial Townships under article 243Q(c) of the constitution of India.

53. What are roles of State and Central Governments in NIMZ?

There are three key parties to a NIMZ viz. State Government, Central Government and the developer which might be a company that can be in a joint venture with state government.

State government makes the land available. This land should be preferably wasteland, infertile and not suitable for cultivation. The land should not be within any ecologically sensitive area. If land needs to be acquired, it will be done by state government only. However, agricultural land should be used as last resort. The state government also creates a Special purpose Vehicle (SPV) and notifies land for NIMZ.

Central government approves and notifies the NIMZ in the official gazette. For matters related to NIMZs, the DIPP works as a nodal agency. Central Government will also improve/provide external physical infrastructure linkages to the NIMZs including Rail, Road (National Highways), Ports, Airports, and Telecom, in a time bound manner.

Developer is the private partner who develops the NIMZ in joint venture with state government. It is left to the State Government to adopt a model that it considers most workable in terms of ownership. The State Government may keep the ownership of NIMZ itself or transfer the ownership to a state government undertaking.

North East Focused Schemes

54. What is North Eastern Region Livelihood Project (NERLP)?

North Eastern Region Livelihood Project (NERLP) is a major initiative for addressing the needs of employment, income and natural resource sustainability of the rural population of the NE Region. The Project is proposed to be funded through the World Bank. The provision is for facilitating the implementation of the Project.



55. What is Non Lapsable Central Pool of Resources (NLCPR)?

The broad objective of the Non-Lapsable Central Pool of Resources (NLCPR) is to ensure speedy development of infrastructure in the North Eastern Region and Sikkim by increasing the flow of budgetary financing for specific viable infrastructure projects/schemes in the region.

56. What is North Eastern Council (NEC)?

The North Eastern Council (NEC) was established in 1971 to act as advisory body in respect of balanced socio-economic development of India's north east. Its members are seven north east states (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura) and Sikkim. NEC works as a regional planning body for the development of North East region.

Other schemes

57. National Rural Drinking Water Programme

This scheme was started in 11th five year plan by UPA government under Bharat Nirman. Its objective was to ensure provision of safe and adequate drinking water supply through hand pumps, piped water supply etc. to all rural areas, households and persons. In this programme, the central government supplements States in their effort to provide safe drinking water to all rural habitations. In the Union Budget 2015-16, an amount of Rs. 2500 crore has been made for NRDWP and the rural water supply sector.

58. What is National Clean Energy Fund (NCEF)?

This fund was created in 2010-11 to park the money obtained as clean energy cess on coal produced in India and coal imported in India. The money is to be used for financing the clean energy research and development in the country.

59. Central Road Fund

This fund was set up in 1988, for development and maintenance of national highways and improvement of safety at railway crossings, and for these purposes to levy and collect by way of cess, a duty of excise and duty of customs on petrol and high speed diesel oil . It was given statutory backing via the Central Road Fund Act, 2000.

Aam Aadmi Bima Yojana

60. What is Aam Aadmi Bima Yojana?

Aam Aadmi Bima Yojana is a Social Security Scheme for rural landless household. It was launched on 2nd October, 2007. Under this scheme the head of the family or one earning member in the family of such a household is covered. The premium of Rs.200/- per person per annum is shared equally by the Central Government and the State Government, so the insured person has to pay no premium. The member to be covered should be aged between **18 and 59 years**.

The benefits under this scheme are as follows:

- On natural death – Rs. 30000/-
- On Death due to accident/on permanent total disability due to accident (loss of 2 eyes or 2 limbs) : Rs. 75000
- On partial permanent disability due to accident (loss of one eye or one limb): Rs. 37500/-



This scheme has been now replaced with two new schemes viz. Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana by the NDA Government.

Mega Food Park scheme

Mega Food Parks Scheme (MFPS) was approved by the Government in September 2008 to accelerate growth of food processing industry in the country and to raise the processing of perishables in the country from the existing 6% to 20%. Government provides financial support to establish the mega food parks in the country.

National Health Mission (NHM)

61. What is National Health Mission?

In May 2013, National Rural Health Mission and National Urban Health Mission were merged to create a single scheme called National Health Mission. This scheme has 6 different components as follows:

- National Rural Health Mission (now called NRHM-RCH Flexipool) For all towns and villages below population of 50000
- National Urban Health Mission Flexipool for population above 50000
- Flexible pool for Communicable disease,
- Flexible pool for Non communicable disease including Injury and Trauma,
- Infrastructure Maintenance
- Family Welfare Central Sector component.

The broad objectives of this mission are as follows:

- Reduce MMR to 1/1000 live births
- Reduce IMR to 25/1000 live births
- Reduce TFR (Total Fertility Rate) to 2.1
- Prevention and reduction of anaemia in women aged 15–49 years
- Prevent and reduce mortality & morbidity from communicable, non-communicable; injuries and emerging diseases
- Reduce household out-of-pocket expenditure on total health care expenditure
- Reduce annual incidence and mortality from Tuberculosis by half
- Reduce prevalence of Leprosy to <1/10000 population and incidence to zero in all districts
- Annual Malaria Incidence to be <1/1000
- Less than 1 per cent microfilaria prevalence in all districts
- Kala-azar Elimination by 2015, <1 case per 10000 population in all blocks
- At the central level, the National Health Systems Resource Center (NHSRC) has been established to serve as the apex body for technical support to the center and states.

Janani Suraksha Yojana (JSY)

62. What is Janani Suraksha Yojana?

Janani Suraksha Yojana (JSY) is a safe motherhood intervention under the National Health Mission being implemented with the objective of reducing maternal and neo-natal mortality by promoting



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institutional delivery among the poor pregnant women. This programme provides cash assistance with delivery and post-delivery care. The success of the scheme is determined by the increase in institutional delivery among the poor families. The Asha as well as AWW like activists become the effective link between Government and poor women in this programme.

Janani Shishu Suraksha Karyakram (JSSK)

The Janani Shishu Suraksha Karyakram (JSSK) was launched on 1st June, 2011. This scheme supplements the cash assistance given to a pregnant woman under Janani Suraksha Yojana and is aimed at mitigating the burden of out of pocket expenses incurred by pregnant women and sick newborns.

The entitlements under this programme include free drugs and consumables, free diet up to 3 days during normal delivery and up to 7 days for C-section, free diagnostics, and free blood wherever required. This initiative also provides for free transport from home to institution, between facilities in case of a referral and drop back home. Similar entitlements have been put in place for all sick newborns accessing public health institutions for treatment till 30 days after birth. This has now been expanded to cover sick infants.

Pradhan Mantri Swasthya Suraksha Yojana (PMSSY)

63. What is Pradhan Mantri Swasthya Suraksha Yojana?

This scheme was launched by UPA Government to increase the number of AIIMs like institutes in India.

Rashtriya Arogya Nidhi

64. What is Rashtriya Arogya Nidhi?

It was established as a fund in 1997 to provide BPL people suffering from life threatening diseases including heart ailments, kidney transplant, hip and knee replacement, cancer, AIDS, hepatitis and tumor. The patient must be getting treatment in Government hospitals.

Universal Immunization Programme

65. What is Universal Immunization Programme?

- Under the Universal Immunization Programme, Government of India is providing vaccination to prevent seven vaccine preventable diseases viz. Diphtheria, Pertussis, Tetanus, Polio, Measles, Childhood Tuberculosis and Hepatitis B.
- In addition, four new vaccines were introduced in 2014 viz. Japanese encephalitis, Rotavirus, Rubella and Polio (injectable).

In 2015, the Universal Immunization Programme was brought into mission mode by launching a Mission Indradhanush.

JNNURM

JNNURM was launched in 2005 and after an undistinguished career, it has got finished.

This scheme has been succeeded by AMRUT mission.



Rajiv Awas Yojana

66. What is Rajiv Awas Yojana?

Rajiv Awas Yojana (RAY) was launched by UPA Government towards 'Slum-free India' through encouraging States/Union Territories to tackle the problem of slums in a definitive manner. It is a Centrally Sponsored Scheme to run from 2013 to 2022.

The present government is planning to subsume this scheme in a new housing schemes which may be renamed as either National Housing Mission or Housing for all or some other name.

National Programme of Mid-Day Meals in Schools

67. What is Mid-Day meal scheme?

This scheme was first launched in 1995 as National Programme of Nutritional Support to Primary Education with objective to enhance, retention and attendance and simultaneously improving nutritional levels among children. The scheme was launched in some 2400 blocks and later it was revised to cover children in upper primary level (Classes VI to VIII) in 3479 educationally backward blocks. Currently, this scheme covers all children studying in class I to VIII.

Sarva Shiksha Abhiyan (SSA)

68. What is Sarva Shiksha Abhiyan?

Sarva Shiksha Abhiyan (SSA) is a centrally sponsored scheme for universalisation of elementary education in the country. The SSA covers all districts in the country in order to ensure access, retention and quality improvement in elementary education. Government of India uses SSA to implement the Right to Education. This scheme is being run with the support of World Bank.

Rashtriya Madhyamik Shiksha Abhiyan (RMSA)

69. What facilities are provided under RMSA?

While Sarva Shiksha Abhiyan was launched for elementary / primary / upper primary schooling, RMSA was launched in 2009 to increase demand for secondary schooling. The scheme is implemented by the states with financial support from central government. The scheme provides financial support for additional class rooms, labs, art rooms, toilet blocks, drinking water facilities, residential hostels, appointment of additional teachers, teacher's training etc.

Prime Ministers 15 Point Programme

Prime Minister's 15 Point Programme was launched in 2005 by UPA government. It seeks to ensure the welfare of religious minorities through by providing them increasing educational and employment opportunities and improving their living conditions. Currently, Muslims, Christians, Sikhs, Buddhists, Parsis and Jains are identified as religious minorities. Jains were notified as a religious minority community in January 2014.

This scheme is operated in districts with 'substantial minority population'. They refer to such districts/sub-district units where **at least 25% of the total population of that unit belongs to minority communities**. Currently, the scheme is in operation in 121 districts of Jammu & Kashmir, Punjab, Meghalaya, Mizoram and Nagaland. Lakshadweep is the only Union Territory in this group.



Backward Regions Grant Fund (BRGF) programme

Backward Regions Grants Fund (BRGF) scheme was launched in 2006-07. This scheme has come to an end with the demise of planning commission in 2015. Backward Regions Grants Fund was aimed to focused development programmes for backward areas.

Rajiv Gandhi Panchayat Sashaktikaran Abhiyan (RGPSA)

Rajiv Gandhi Panchayat Sashaktikaran Abhiyan (RGPSA) in 2013-14 has subsumed the four erstwhile schemes of RGSY, e Panchayat, PEAIS, PMEYSA. Further, the NDA government has delinked this scheme from central support. This scheme is aimed to enhance the capacities and effectiveness of Panchayats and the Gram Sabhas.

Ajeevika - National Rural Livelihoods Mission (NRLM)

Swarnjayanti Gram Swarojgar Yojana (SGSY) was restructured as National Rural Livelihoods Mission and launched in June, 2011 in Rajasthan's tribal district of Banswara. NRLM has now been renamed as **Ajeevika**.

This World Bank Supported Programme supports **Rural BPL** people by organizing them into SHG (Self Help Groups) groups and make them capable for self-employment by providing capacities such as information, knowledge, skills, tools, finance and collectivization.

Approach

The previous Avatar of this scheme viz. SGSY also focussed on forming the SHGs and help them to start entrepreneurial activities. But the issue was that such individual SHGs did not survive because of the following reasons:

- lack of credit, finance as well as skills
- Lack of forward and backward linkages
- Competition and little support from government
- Lack of capacity building

The SGSY scheme was successful only in those states where federations of SHGs were formed under poverty alleviation programmes. By forming federation of SHG groups, each SHG will work closely with members of other groups in their own village and also with members of other blocks and district. This will be a bigger collective group, organizing all the rural poor in a state under one programme. This is how SGSY was modified in a mission mode to NRLM programme.

- The scheme's emphasis on creation of strong institutional structures at the village level will set it apart from the other flagship schemes of the government.
- Universal social mobilization through formation of SHGs under Aajeevika will ensure that at least one member of each rural BPL household, preferably a woman member of the household, is brought under the Self Help Group (SHG) net.
- With a view to form strong Peoples' Institutions, Aajeevika will focus on setting up of federations of SHGs from village panchayat to district levels. The goal of universal financial inclusion will be furthered through linking the SHGs with banks for securing credit.
- Aajeevika envisages Capacity Building and Training of the community Institutions and the personnel engaged in programme implementation as well as other stakeholders like Bankers, PRI functionaries etc.



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- To meet the requirement both in terms of consumption and taking up the income generating activities, revolving fund is provided to the extent of ₹ 10000 – ₹ 15000 per SHG. Interest subsidy will be provided to SHGs for prompt repayment of loans to banks.

Mahatma Gandhi National Rural Employment Guarantee Scheme

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a flagship programme of Government of India implemented by Ministry of Rural Development w.e.f 02.02.2006. The main objective of the programme is to provide for the enhancement of livelihood security of the rural households by ensuring a legal right for atleast 100 days of unskilled wage employment to **willing adult members**.

Implemented initially in 200 most backward districts of the country, this programme was later extended in two phases to cover the entire country.

- MGNREGA envisages creation of durable and productive assets which would contribute greatly to the economic and ecological development of the rural areas. The objective of asset creation also takes into account local needs and priorities and calls for community participation and departmental convergence at the worksite.
- To bring in transparency and accountability in public expenditure at the grassroot level, Ministry of Rural Development has notified the MGNREGS Audit of Scheme Rules, 2011 delineating process and procedures of conducting social audit under MGNREGA. Among others, the Audit of Scheme Rules, 2011 prescribed **at least one social audit in each Gram Panchayat every six months**.
- It has also been decided to revise the wage rate on the basis of Consumer Price Index for Agricultural Labour (CPIAL) once in a year and accordingly wages have been revised in 2012 vide notification dated 23.3.2012 effective from 1st April 2012.
- Special emphasis has been laid on backward districts which are covered under Government of India Integrated Action Plan (IAP). To ensure timely wage payment to the MGNREGA workers in such IAP districts, cash payments have been allowed in areas where the outreach of Banks/ Post offices is inadequate. Construction of playgrounds and anganwadi Centre under MGNREGA have been notified as one of the permissible activities to be taken up under MGNREGA. Aadhaar enabled payment of wages is being piloted in 46 rural districts out of the 51 taken up by the Government for Direct Benefit Transfers (DBT).
- During the year 2011-12 total employment generation was 216.34 crore Person days whereas 140.66 crore Person-days were generated during 2012-13(upto December, 2012). The share of SCs and STs in the total employment generation during 2012-13 (upto December, 2012) was 22% and 16% respectively, where-as 22% and 18% of total employment generation were for SCs and STs, respectively during 2011-12.

Funding:

Mahatma Gandhi National Rural Employment Guarantee Fund is **partially financed through National Investment Fund**.

Mahatma Gandhi National Rural Employment Guarantee Scheme is **fully financed through National Employment Guarantee Fund**.



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Pradhan Mantri Gram Sadak Yojana (PMGSY)

Pradhan Mantri Gram Sadak Yojana (PMGSY) is a Centrally Sponsored Scheme with the objective to provide all-weather road connectivity to all eligible unconnected habitations, existing in the Core Network, in rural areas of country.

The programme envisages connecting all eligible unconnected habitations with

- A population of 500 persons and above in plain areas
- 250 persons and above in Hill States, Tribal (Schedule-V) areas, the Desert Areas (as identified in Desert Development Programme) and
- 82 Selected Tribal and Backward Districts under Integrated Action Plan (IAP) as identified by the Ministry of Home Affairs/Planning Commission.

A total of 1,64,849 habitations are targeted for providing road connectivity under PMGSY. The programme also has an Upgradation component with a target to upgrade 3.68 lakh Km of existing rural roads (including 40% renewal of rural roads to be funded by the States) in order to ensure full farm to market connectivity.

The Rural Roads has been identified as one of the six components of Bharat Nirman with a goal to provide connectivity to all habitations with a population of 1,000 persons and above (500 persons and above in the case of Hilly or Schedule-V Tribal areas) with All-weather road.

Kindly note that this programme is also being supported by **ADB as well as World Bank**.

National Social Assistance Programme

National Social Assistance Programme (NSAP) is being implemented in rural areas as well as urban areas to fulfil the Directive Principles of State Policy. The programme was first launched in 1995. At present, this programme has the following schemes:

Presently NSAP now comprises of the following five schemes:-

- **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** All persons of 60 years (and above) and belonging to below the poverty line category according to the criteria prescribed by the Government of India time to time, are eligible to be a beneficiary of the scheme. The pension amount at present is **Rs. 400 per person per month per person** for age group 60 to 79 years and Rs. 500 per person from age group 80 and above. The states are supposed to contribute an equal amount vis-a-vis the scheme
- **Indira Gandhi National Widow Pension Scheme (IGNWPS):** BPL widows aged 40-59 years are entitled to a monthly pension of Rs. 300/-.
- **Indira Gandhi National Disability Pension Scheme (IGNDPS):** BPL persons aged 18-59 years with severe and multiple disabilities are entitled to a monthly pension of Rs. 300/-.
- **National Family Benefit Scheme (NFBS):** Under the scheme a BPL household is entitled to lump sum amount of money on the death of primary breadwinner aged between 18 and 64 years. The amount of assistance is Rs. 20,000/-.
- **Annapurna:** Under the scheme, 10 kg of food grains per month are provided free of cost to those senior citizens who, **though eligible, have remained uncovered under NOAPS**.

Indira Gandhi Matritva Sahayog Yojana

This scheme envisages the **cash transfers** to be made to all pregnant and lactating women as incentives. Each pregnant and lactating woman receives a total cash incentive of **₹ 4,000 in three instalments** from the second trimester of pregnancy to the child attaining the age of six months.



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The beneficiaries would be **pregnant women of 19 years of age and above for first two live births** (benefit for still births will be as per the norms of scheme). Each beneficiary will be required to open individual account (if she does not have one already) in the nearest bank or the post office for cash transfer.

Integrated Child Development Services (ICDS)

This scheme provides an integrated package of health, supplementary nutrition and educational services to children up to six years of age, pregnant women and nursing mothers. The package includes supplementary nutrition, immunization, health check-up, referral services, nutrition and health education and non-formal preschool education. In order to universalize the scheme, the Government has approved a cumulative number of 7076 Projects and 14 lakh Anganwadi Centres/Mini Anganwadi Centres, including 20,000 Anganwadis on demand.

Objectives

- To raise the health and nutritional level of poor Indian children below 6 years of age
- To create a base for proper mental, physical and social development of children in India
- To reduce instances of mortality, malnutrition and school dropouts among Indian Children
- To coordinate activities of policy formulation and implementation among all departments of various ministries involved in the different government programmes and schemes aimed at child development across India.
- To provide health and nutritional information and education to mothers of young children to enhance child rearing capabilities of mothers in country of India

Scope

The following services are sponsored under ICDS to help achieve its objectives

- Immunization
- Supplementary nutrition
- Health checkup
- Referral services
- Pre-school non formal education
- Nutrition and Health information

For nutritional purposes ICDS provides 300 calories (with 8-10 grams of protein) every day to every child below 6 years of age. For adolescent girls it is up to 500 calories with up to 25 grams of protein every day.

Delivery of services under ICDS scheme is managed in an integrated manner through Anganwadi centres, its workers and helpers. The services of Immunisation, Health Check-up and Referral Services delivered through Public Health Infrastructure under the Ministry of Health and Family Welfare.

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Notes

- UNICEF has provided essential supplies for the ICDS scheme since 1975. World Bank has also assisted with the financial and technical support for the programme. The cost of ICDS programme averages \$10–\$22 per child a year. The scheme is Centrally sponsored with the state governments contributing up to 1.00 per day per child.



- In 2008, the GOI adopted the World Health Organization (WHO) standards for measuring and monitoring the child growth and development, both for the ICDS and the national Rural Health Mission (NRHM).
- These standards were developed by WHO through an intensive study of six developing countries since 1997. They are known as New WHO Child Growth Standard and measure of physical growth, nutritional status and motor development of children from birth to 5 years age.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (Sabla Scheme)

The scheme was launched in 2010. The scheme is being implemented in 205 districts across the country on pilot basis. This is a Centrally Sponsored Scheme for **adolescent girls from 11 to 18** Years also known as SABLA.

It is being implemented using the platform of Integrated Child Development Services Scheme. The scheme has two major components namely nutrition and non-nutrition component. Nutrition is being given in the form of Take Home Ration or Hot Cooked Meal for 11 to 14 years out of school girls and 14 to 18 years to All AGs, out of school and in school girls. In the Non Nutrition component, the out of school Adolescent Girls 11 to 18 years are being provided IFA supplementation, Health check-up and Referral services, Nutrition and Health Education, Counselling and guidance on family welfare, Adolescent Reproductive Sexual Health (ARSH), child care practices and Life Skill Education and vocational training. A sum of Rs. 650 crores including Rs. 65 crore for North Eastern Areas has been allocated for Sabla for 2013-14.